

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS

U.S. BANKRUPTCY COURT

2018 MAR 12 P 1:32

In re:

Robert E. Lockwood, II

Debtor.

Chapter 7

Case No. 10-15249-MSH

**DEBTOR'S RENEWED MOTION FOR CONTEMPT AND TO COMPEL  
COMPLIANCE WITH THIS COURT'S "SETTLEMENT STIPULATION BY AND  
BETWEEN ROBERT E. LOCKWOOD, II, MASSACHUSETTS DEPARTMENT OF  
REVENUE, AND STEVEN WEISS IN HIS CAPACITY AS CHAPTER 11 TRUSTEE,  
RESOLVING OBJECTION TO CLAIM NO. 5"**

Robert E. Lockwood, II, ("Lockwood") hereby moves this Court for an order holding the Massachusetts Department of Revenue ("the MDOR") in civil contempt and to compel the MDOR to comply with the **SETTLEMENT STIPULATION BY AND BETWEEN ROBERT E. LOCKWOOD, II, MASSACHUSETTS DEPARTMENT OF REVENUE, AND STEVEN WEISS IN HIS CAPACITY AS CHAPTER 11 TRUSTEE, RESOLVING OBJECTION TO CLAIM NO. 5**. ("the Settlement", Dkt. 422-1, attached here as Exhibit A for the convenience of the Court) and for related relief, as set forth below, and respectfully submits the following:

***A. Background***

1. Lockwood filed a voluntary petition under chapter 11 of the United States Bankruptcy Code ("the Code") on May 13, 2010, thereby commencing the above-captioned bankruptcy case. This Court converted Lockwood's bankruptcy case to a case under chapter 7 of the code on October 22, 2012. Steven Weiss was appointed and is serving as the chapter 7 trustee of Lockwood's bankruptcy estate.

This Motion was originally filed previously. Lockwood received a Notice to Correct Deficiency. Lockwood contacted the office of trustee Weiss, where an assistant to Trustee Weiss supplied the additional names and addresses for filing. Lockwood also contacted the office charged by the Court with assisting Pro Se filers, and was directed to a website where Lockwood collected the necessary information and filed again, with the Affidavit of Service, as required to the new service names and addresses as, and the filing was faxed as per the

amended instruction received by Lockwood, to the attention of Ms. Regina Brooks. Previous filings had gone smoothly and correctly.

Copies were sent Registered Mail, as an additional step, to the added parties in the email from Trustee Weiss' office. Copies enclosed at Exhibit H.

Lockwood subsequently received a denial of his Motion from the Court. Lockwood brought this up at the end of the February 27, 2018 Horvitz hearing, and had with him the mailing receipts and the fax receipt. As noted at that hearing, Lockwood is following up and taking the Court's expansion of the service order by having this sent in a hard copy directly to Ms. Brooks at the Bankruptcy Court.

2. The original bankruptcy filing was sought by Lockwood as a result of a series of actions by MDOR, and its repeated refusal to allow the tax case to come to trial in the Massachusetts courts.

3. MDOR filed immediately for relief from the stay, stating that the case should be allowed to continue in the state courts. After hearing and a review by Judge Boroff of the then more than 13-year history of continuances sought by the MDOR, including the last one such continuance because "the staff attorney handling this matter has left the department," a hearing was held.

4. Judge Boroff posed one simple question to the two attorneys present for the MDOR. "If I allow this Motion for Relief, will you agree here and now that you will allow the trial to go forward on the continued date, without further delays?"

5. After consultation between Andrew Zaikis for the MDOR and the second attorney from the MDOR, the answer to the judge's question was "no."

6. Judge Boroff then immediately denied their Motion for Relief, commenting that justice would be timely served in his Court. (Dkt. 44, attached hereto as Exhibit B)

7. After the MDOR filed voluminous discovery requests and requests for 2004 exams – despite the fact that the MDOR had more than a decade to assemble its case, the Judge took the unusual step of allowing Lockwood to examine counsel to MDOR over objections by the MDOR. (Dkt. 210, attached hereto as Exhibit C.)

8. As the Settlement states, in the "interests of judicial economy" (see Exhibit A, page two, whereas #4, the Settlement was reached.

9. The MDOR did not comply with the Agreement. Lien releases were not filed until 2016. Lockwood asks that the Court take note that the MDOR 2016 filings are releases, not renewals, evidencing that at least some part of the MDOR was aware of the Settlement and its terms. Samples attached here as Exhibit D.

10. It is impossible to impute motive on behalf of the parties, and strained recollections could be warped or shaped by the passage of time. Lockwood refers the Court to paragraph 3, on page 4, beginning with the words "Payment of the agreed amount...". Payments to

MDOR only begin after the payment in full of the Claim by Mary Healy “....before and in priority to payment of the Agreed Amount of MDOR’s claim....” See paragraph 12, following. The Judge Boroff felt compelled at a later hearing to state from the bench that paragraph 3 would make it highly unlikely any such payments would ever be made.. The other conditions in paragraph 3 that would trigger even the interest payment to the MDOR have not yet been fulfilled.

11. Mary Healy’s claim has not received a single cent from the bankruptcy court agreement that Healy made with the trustee (Dkt.517.)

12. The Probate Court, after hearings, had set Lockwood’s payments to Healy at \$50 (fifty dollars) per week in 2011 , an order still in effect, and re-affirmed on January 10, 2018. At that rate of payment, the MDOR would not be eligible for any payment for over 1000 years.

13. The MDOR proposed and drafted a settlement under which it clearly knew no payments would ever be made.

#### ***B. Contempt***

1. Commencing in January of 2017, the MDOR began sending notices (Exhibit E), demanding alleged past due income taxes for the years 2004, 2005, 2006, 2007 and 2008. The notices state “This assessment is a result of an audit.”

2. Taxes for those years were specifically dealt with and settled in the Settlement , page 2, 1., a. Lockwood notes that any statute of limitations, in addition to the Settlement Stipulation , had long since been passed.

3. No such audit was ever noticed to Lockwood, and Lockwood’s lawyer in the tax matter, Attorney William Cintolo ,shown on this bankruptcy case, also never heard from them concerning any such ‘audit.’

4. Lockwood believes no such audit was, or could have been, conducted. Those periods were scrutinized by MDOR as much as 12 years ago, and were clearly settled in the Settlement. Even if an ‘audit’ had been conducted, the statute of limitations had long since tolled.

5. Lockwood immediately wrote to the MDOR. Two such letters are attached here as Exhibit F.

6. For reasons of health, raised and documented elsewhere in this case, Lockwood was unable to take appropriate legal action at that time.

7. The MDOR, undeterred by the Settlement or applicable laws, began a renewed reign of terror.

8. MDOR levied accounts – their documents show \$401.95 in “payments.” Lockwood has been unable to verify that amount and its source, as it appears to have occurred while Lockwood was preparing for, undergoing and then rehabbing from heart surgery

9. MDOR levied the cash value of a life insurance policy on Mary Healy (“Healy,” ex-wife of Lockwood), of which Lockwood was the beneficiary. Somehow, the MDOR forced SBLI to create a ‘policy loan’ to Lockwood of the entire value. The current statement shows a balance, including interest accrued through that date, on that loan of \$10,598.13 as of October 27, 2017. Additionally, that forced policy loan caused a payment to be due, where none would have been due, even for the underlying insurance cost, due to the positive interest that had been accruing on the cash value. The notices of the levy and the forced loan and the October 2017 balance now owed by Lockwood SBLI are attached hereto as Exhibit G.

10. The MDOR also levied Lockwood’s small stock account at TD Ameritrade. The account had been funded with the proceeds of litigation, initiated and won regarding post discharge malfeasance by a party unrelated to this case. The stock was liquidated, by TD Ameritrade and the proceeds and the un-invested cash was then given to the MDOR. The damage there must be calculated. The account had held about \$7500.00, but Lockwood at this time has no exact number of what was turned over to MDOR. The damages could be much higher, for the stock market as a whole has increased dramatically since the levy by MDOR. TD Ameritrade closed the account, with all of its contents tendered to the MDOR.

11. The MDOR send monthly notices, threatening more levies and seizures. Lockwood has begun to investigate what other damage has been caused by MDOR’s actions.

12. MDOR filed new tax liens, which destroyed Lockwood’s credit rating. Lockwood had just reached the passage of time where his bankruptcy filing was no longer considered in his credit rating.

13. The new MDOR liens caused the immediate reduction of one credit card limit to \$500.00, and his second card, which had a zero balance may be cancelled, for it is ‘under review.’”

14. The only things not (yet?) levied are the \$77, as of 1/28/2018, in his checking account and his unregistered Audi, listed on his bankruptcy filing. See following paragraphs 17-19 for damages caused by MDOR actions surrounding the vehicle.

15. In 2017, Lockwood was engaged in litigation with his landlord, and a settlement was reached in December 2017. The attorney for the landlord told the Hearing officer that his client was being foreclosed upon, and the bank wanted the building cleared. Lockwood agreed to drop his Superior Court lawsuit as part of a broader settlement, in the interest of judicial economy. A win in Essex Superior Court against a landlord who had previously filed bankruptcy, and seemed poised to do it again, would have been, at best, a Pyrrhic victory.

16. The MDOR lien ruined Lockwood's credit, as noted above. At the time Lockwood made the settlement, his thought process did not take into account the damage to his status as an acceptable tenant. Lockwood has not yet found a new apartment, despite the efforts of Elder Care to assist, so far, and all of his applications have been turned down.

17. In the summer of 2017, the MDOR caused the Massachusetts of Motor Vehicles to suspend Lockwood's driver's license, and has blocked the renewal of that license.

18. The suspension of Lockwood's driver's license triggered the cancellation of Lockwood's auto insurance, which in turn, caused the Registry to suspend the registration of his vehicle.

19. The suspension of the registration caused Lockwood to be awakened at 6:30 AM by the sound of a tow truck, accompanied by a Salem police cruiser, hooking up a car (belonging to his son of the same name) to tow. Lockwood further notes, for the record, that the suspension of the registration notice from the Registry of Motor Vehicles arrived in the mail the day after the police came to tow the vehicle.

WHEREFORE, Lockwood prays that the Court allow this Motion, determine that MDOR has violated the Settlement by violating the Settlement, cause MDOR to repay Lockwood the value of the levied and seized assets, plus interest and costs, immediately release the liens, provide an explanatory letter for use with prospective landlords, compensate Lockwood for the expenses involved with the license suspension, insurance, registration and the towing incident and whatever other relief to which he may be entitled.

Dated: March 9, 2018



Robert E. Lockwood, Pro SE

617-240-4100

Social Action 2015

@ gmail. com

U.S. BANKRUPTCY COURT  
2018 MAR 12 P 1:32

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
U.S. BANKRUPTCY COURT  
2018 MAR 12 P 1:32

In re:

Robert E. Lockwood, II

Debtor.

Chapter 7

Case No. 10-15249-MSH

**AFFIDAVIT OF SERVICE OF THE PLEADING IN ACCORDANCE WITH FRCP  
4(1)and(I) made applicable by FRBP 7004(a)**

I, Robert E. Lockwood II certify under the pains and penalties of perjury that I on the 10<sup>th</sup> day of February mailed, via First Class Mail, return receipt requested, true copies of the

**“DEBTOR’S MOTION FOR CONTEMPT AND TO COMPEL COMPLIANCE WITH THIS COURT’S “SETTLEMENT STIPULATION BY AND BETWEEN ROBERT E. LOCKWOOD, II, MASSACHUSETTS DEPARTMENT OF REVENUE, AND STEVEN WEISS IN HIS CAPACITY AS CHAPTER 11 TRUSTEE, RESOLVING OBJECTION TO CLAIM NO. 5”**

to the following additional parties as prescribed in FRBP 7004(b)6 in order to comply with this Court’s “Order to Correct Deficiency” dated Feb1, 2018 :

Massachusetts Department of Revenue  
Bankruptcy Unit  
P.O. Box 9564  
Boston, Massachusetts 02114-9564

Office of the Attorney General  
Commonwealth of Massachusetts  
One Ashburton Place, 18<sup>th</sup> Floor  
Boston, MA 02108

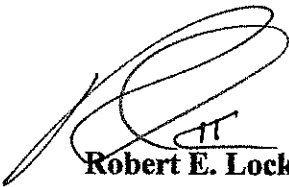
Commissioner Christopher C. Harding  
MDOR  
100 Cambridge Street  
Boston, MA 02114

And to the Clerk for Judge Hoffman, Ms. Regina Brooks, in the Bankruptcy Court via Priority Mail, for transmittal via the ECF to those on the list for this case.

Document

- Joseph H. Baldiga jhbaldiga@mirickoconnell.com, bankrupt@mirickoconnell.com
- Eric K. Bradford Eric.K.Bradford@USDOJ.gov
- Paul W. Carey pcarey@mirickoconnell.com, bankrupt@mirickoconnell.com
- William J. Cintolo wcintolo@aol.com
- Joseph B. Collins jcollins@hendelcollins.com, smello@hendelcollins.com
- Gary W. Cruickshank gwc@cruickshank-law.com
- Patrick P. Dinardo pdinardo@sandw.com, cbullock@sandw.com; jcarey@sandw.com; jkoslof@sandw.com
- Molly H. Donohue molly.h.donohue@irs.counsel.treas.gov, Janet.F.Appel@irs.counsel.treas.gov; bankruptcy.boston@irs.counsel.treas.gov
- James P. Ehrhard ehrhard@ehrhardslaw.com, cote@ehrhardslaw.com
- Donald F. Farrell dff@andersonaquino.com
- Christopher J. Fein cfein@feinlawoffice.com
- John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV
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- Karen L. Goodwin karen.goodwin@usdoj.gov
- Charles A. Lovell cal@psh.com, lac@psh.com
- Kevin P. McRoy kevinmroylaw@outlook.com
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- Steven Weiss sweiss@ssspc.com, alewkowicz@ssspc.com
- Anne J. White awhite@trustee@jdemeo.com
- Steven ZZ Weiss sweiss@ssspc.com



3/10/2018

**Robert E. Lockwood II****(617-240-4100)**Socialaction2015@gmail.com**Please note new email address.**


Exh. b.7 List MOTION...

A. Settlement Stipulation

B. Denial of moor motion

C. 2004 order RE: moor ZAKIS

D. Lien Releases 2016

E. Notices from moor

F. Letters from R. Lockwood → moor

G. SBLI communications

H. Letter and MAIL Receipts for <sup>corrective</sup> Filing.

I.

K.

L.

Q.

R.

S.

T.

U.

V.

X.



EXHIBIT A

Settlement Stipulation

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

			Chapter 11
In re:	)		Case No. 10-15249-HJB
	)		
ROBERT E. LOCKWOOD, II,	)		
	)		
Debtor	)		
	)		

**SETTLEMENT STIPULATION BY AND BETWEEN**  
**ROBERT E. LOCKWOOD, II, MASSACHUSETTS DEPARTMENT**  
**OF REVENUE, AND STEVEN WEISS IN HIS CAPACITY AS**  
**CHAPTER 11 TRUSTEE, RESOLVING OBJECTION TO CLAIM NO. 5**

This Settlement Stipulation is entered into by and between Robert E. Lockwood, II, the debtor in the above-captioned case ("Lockwood"), the Massachusetts Department of Revenue ("MDOR"), and Steven Weiss in his capacity as Chapter 11 Trustee (the "Trustee"), pursuant to Mass. G. L. c. 62C, § 37C.

WHEREAS, Lockwood commenced the above-captioned case by filing a voluntary petition for relief under Chapter 11 of the United States Bankruptcy Code, 11 U.S.C. § 101 et seq., with the United States Bankruptcy Court for the District of Massachusetts ("Bankruptcy Court") on May 13, 2010 (the "Petition Date"), and thereupon became, and continued to serve as, debtor-in-possession;

WHEREAS, on March 4, 2011, MDOR timely filed Claim No. 5 setting forth a claim against Lockwood for unpaid Massachusetts taxes, including interest and penalties, that arose prior to the Petition Date;

WHEREAS, on March 16, 2011, Lockwood filed an objection to Claim No. 5;

WHEREAS, the Bankruptcy Court scheduled an evidentiary hearing on Lockwood's objection for October 10, 2011, which was subsequently continued to June 4, 2012;

WHEREAS, on May 14, 2012, the Bankruptcy Court appointed Steven Weiss to serve as Chapter 11 Trustee, and Lockwood's tenure as debtor-in-possession was terminated;

WHEREAS, Lockwood retained standing to proceed with his objection to Claim No. 5;

WHEREAS, Lockwood's objection to Claim No. 5 raises numerous novel and complex factual and legal issues under the Massachusetts tax laws that would require extensive, costly, and time-consuming litigation;

WHEREAS, MDOR, Lockwood, and the Trustee desire to settle the issues raised by Lockwood's objection to Claim No. 5, and agree that the resolution of this matter is in the best interest of all the parties and the bankruptcy estate;

NOW, THEREFORE, in consideration of the promises and agreements set forth herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MDOR, Lockwood, and the Trustee stipulate and agree as follows, with all such stipulations and agreements to take effect on the sixteenth day after the Bankruptcy Court enters an order, after notice and hearing, approving this Settlement Stipulation.

1. MDOR withdraws, with prejudice, the following components of Claim No. 5 consisting of the total of the amounts identified as tax, interest, and penalty, which are disallowed with prejudice as claims against Lockwood and the above-captioned Chapter 11 estate:

a. The Income Tax ("IT") claims (i) for the years ending Dec 04, Dec 05, Dec 06, and Dec 07, in the total amount of \$100,000, (ii) for the years ending Dec 08, and Dec 09 in the total amount of \$12,254.66; and (iii) for the years ending Dec 91 and Dec 92 in the total amount of \$82,256.40.

b. The contempt judgment in Commonwealth v. Lockwood, Superior Court Department Civil Action No. 08-2048-D, in the total amount of \$49,000;

c. The claim captioned "BOMO Corporation 042-896-595" for (i) meals tax ("MT") for the quarters ending Jun 91, Sept 91, Dec 91, Mar 91, in the total amount of \$240,370.17 and (ii) for withholding tax ("WH") for the quarters ending Dec 90 through Mar 92, in the total amount of \$90,157.48;

d. The claim captioned "Gray's Security Corporation 043-065-388" for withholding tax ("WT") for quarters ending Mar 06 to Jun 09 in the amount of \$60,390.98; and

e. That portion of the claim captioned "33 Dunster Street 042-494-927" for meals tax ("MT") for the quarters ending Mar 89 through Dec 90, in the total amount of \$812,243.41.

2. The following three components of Claim No. 5 are allowed as a priority tax claim under 11 U.S.C. § 507(a)(8)(C) in the amount of \$335,000.00 (the "Agreed Amount"):

a. That portion of the claim captioned "33 Dunster Street 042-494-927" for meals tax ("MT") for the quarters ending Mar 91, June 91, Sep 91, and Dec 91;

b. The claim captioned "Connect Plus International Corporation 200-120-574" for withholding tax ("WH") for the quarters ending Sep 03, Dec 03, Sep 04, and Dec 04; and

c. The claim captioned "Employment Leasing Corporation 043-139-896" for withholding tax ("WH") for the quarter ending Jun 92.

d. To the extent that the total amount of the foregoing three tax claims set forth in Claim No. 5 exceeds the Agreed Amount of MDOR's claim, the said excess amount is withdrawn by MDOR and is disallowed with prejudice.

e. MDOR may apply any payments of the Agreed Amount that it receives to any of the foregoing three allowed tax claims listed in this paragraph.

f. Lockwood and the Trustee withdraw and release any objection to the foregoing three allowed tax claims listed in this paragraph, including the objection filed by Lockwood on March 16, 2011.

3. Payment of the Agreed Amount of MDOR's claim in the manner required by 11 U.S.C. § 1129(a)(9)(C) shall be provided for in any confirmed plan of reorganization that is proposed by Lockwood, the Trustee, or any other interested party, except that MDOR agrees to the following different treatment of its claim:

a. The Agreed Amount of MDOR's claim shall accrue simple interest at the rate of 4% per annum from the effective date of the confirmed plan until paid in full.

b. The confirmed plan of reorganization shall provide for payment in full of any allowed claim for past or presently due alimony or child support payments held by Mary Healy (the "Allowed Healy Claim") before and in priority to payment of the Agreed Amount of MDOR's claim, provided, that interest accruing on the Agreed Amount of MDOR's claims, in the amount of \$1,116.67, shall be paid in full at the end of each month from the effective date of the confirmed plan until the Allowed Healy Claim is paid in full.

c. Commencing with the first month after the Allowed Healy Claim is paid in full, the Agreed Amount of MDOR's claim shall be paid in accordance with the schedule attached hereto as Exhibit A and incorporated herein as if set forth in full, in equal monthly installments (except for the final payment) on the last day of each month.

4. All notices of tax liens recorded by MDOR against Lockwood shall be revoked and discharged pursuant to 11 U.S.C. § 506(a), and the Bankruptcy Court will be requested to enter an order to this effect after the entry of an order approving this Settlement Stipulation.

5. Lockwood and the Trustee, jointly and severally, permanently and unconditionally release, waive, discharge, relinquish, give up and surrender any claim of any kind, nature or description, whether at law or in equity, and whether arising under state or federal law or the law of any other jurisdiction, from the beginning of the world to the present date, against MDOR, its agents, servants, managers, officers, and attorneys.

6. Within thirty days after the Bankruptcy Court enters an order approving this Settlement Stipulation:

a. MDOR and Lockwood shall file a stipulation of dismissal with prejudice pursuant to Mass. R. Civ. P. Rule 41(a) dismissing the civil action known as and numbered Robert E. Lockwood, II, v. Commissioner of Massachusetts Department of Revenue, Probate and Family Court, Essex County Division, Docket No. 10-E-0041-QC;

b. MDOR and Lockwood shall file a stipulation of dismissal with prejudice pursuant to Mass. R. Civ. P. Rule 41(a) dismissing the civil action known as and numbered Commonwealth v. Lockwood et al., Suffolk Superior Court No. 07-1460-H; and

c. Lockwood shall file a withdrawal with prejudice, pursuant to Appellate Tax Board Rules of Practice and Procedure 831 CMR 1.21(1), of the petition in the appeal to the Appellate Tax Board known as and numbered Robert E. Lockwood, II Deemed Responsible Person for Connect Plus International, Inc. v. Commissioner of Revenue, Appellate Tax Board Docket No. C298677.

7. Any and all admissions by Lockwood contained herein are for the purpose of settlement only, and shall not be admissible at any trial, whether involving Lockwood or a third party, including but not limited to any claim by MDOR or any other party seeking to revoke, modify or limit the scope of Lockwood's discharge under 11 U.S.C. § 727.

8. Facsimile copies of original signatures to this Settlement Stipulation are valid to the same extent as the original signatures.

9. All payments of the Agreed Amount of MDOR's claim, and of interest thereon, shall be issued to the "Commonwealth of Massachusetts" and delivered to the Bankruptcy Unit, Massachusetts Department of Revenue, P.O. Box 9564, 100 Cambridge Street, 7<sup>th</sup> Floor, Boston, MA 02114-9565.

ROBERT E. LOCKWOOD, II

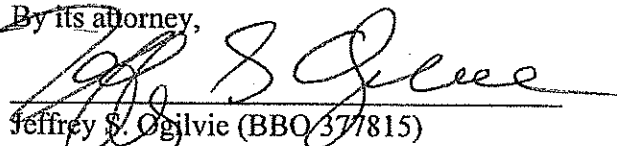
\_\_\_\_\_  
Robert E. Lockwood, II  
89 West Street  
Beverly, MA 01915  
Dated: \_\_\_\_\_, 2012

STEVEN WEISS, IN HIS CAPACITY AS  
CHAPTER 11 TRUSTEE

\_\_\_\_\_  
Steven Weiss, in his capacity as Chapter 11  
Trustee  
Schatz, Schwartz and Fentin, P.C.  
1411 Main Street  
Springfield, MA 01103  
(413) 737-1131  
Dated: \_\_\_\_\_, 2012

MASSACHUSETTS DEPARTMENT OF  
REVENUE

By its attorney,

  
\_\_\_\_\_  
Jeffrey S. Ogilvie (BBO 377815)  
Mass. Dept. of Revenue  
Litigation Bureau  
100 Cambridge Street, P.O. Box 9565  
Boston, MA 02114  
Tel: 617-626-3223  
Dated: June 1, 2012

7. Any and all admissions by Lockwood contained herein are for the purpose of settlement only, and shall not be admissible at any trial, whether involving Lockwood or a third party, including but not limited to any claim by MDOR or any other party seeking to revoke, modify or limit the scope of Lockwood's discharge under 11 U.S.C. § 727.

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ROBERT E. LOCKWOOD, II



Robert E. Lockwood, II  
89 West Street  
Beverly, MA 01915  
Dated: MAY 31, 2012

STEVEN WEISS, IN HIS CAPACITY AS  
CHAPTER 11 TRUSTEE

Steven Weiss, in his capacity as Chapter 11  
Trustee  
Schatz, Schwartz and Fentin, P.C.  
1411 Main Street  
Springfield, MA 01103  
(413) 737-1131  
Dated: \_\_\_\_\_, 2012

MASSACHUSETTS DEPARTMENT OF  
REVENUE

By its attorney,

Jeffrey S. Ogilvie (BBO 377815)  
Mass. Dept. of Revenue  
Litigation Bureau  
100 Cambridge Street, P.O. Box 9565  
Boston, MA 02114  
Tel: 617-626-3223  
Dated: \_\_\_\_\_, 2012



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ROBERT E. LOCKWOOD, II

MASSACHUSETTS DEPARTMENT OF  
REVENUE  
By its attorney,

Robert F. Lockwood, II  
89 West Street  
Beverly, MA 01915  
Dated: \_\_\_\_\_, 2012

Jeffrey S. Ogilvie (BBO 377815)  
Mass. Dept. of Revenue  
Litigation Bureau  
100 Cambridge Street, P.O. Box 9565  
Boston, MA 02114  
Tel: 617-626-3223  
Dated: \_\_\_\_\_, 2012

STEVEN WEISS, IN HIS CAPACITY AS  
CHAPTER 11 TRUSTEE

  
Steven Weiss, in his capacity as Chapter 11  
Trustee  
Schatz, Schwartz and Fentin, P.C.  
1411 Main Street  
Springfield, MA 01103  
(413) 737-1131  
Dated: June 1, 2012

ROBERT E. LOCKWOOD, II  
Ch. 11, No. 10-15249-HJB

Tax Liability:  
Final Balloon Payment:  
Amortized amount:  
Annual Interest Rate:  
Monthly Interest Rate:  
Payment Period (# of months):

\$335,000.00
\$35,000.00
\$300,000.00
4.00%
0.33333%
60

Monthly Pmt  
of Amortized  
Amt. \$5,524.96

Monthly Interest-Only Payments Pursuant to Settlement Stipulation Par. 3(b)	
Interest on Amortized Amount:	\$1,000.00
Interest on Balloon Payment:	\$116.67
Total:	\$1,116.67

<u>Pmt.</u> <u>No.</u>	<u>Interest</u>	<u>Amortized Amount</u>		<u>Balance Due</u>	<u>Balloon Pmt.</u> <u>Interest</u>	<u>Total</u> <u>Monthly</u> <u>Pmt.</u>
		<u>Principal</u>	<u>Monthly Pmt.</u>			
1	\$1,000.00	\$4,524.96	\$5,524.96	\$295,475.04	\$116.67	\$5,641.63
2	\$984.92	\$4,540.04	\$5,524.96	\$290,935.00	\$116.67	\$5,641.63
3	\$969.78	\$4,555.17	\$5,524.96	\$286,379.83	\$116.67	\$5,641.63
4	\$954.60	\$4,570.36	\$5,524.96	\$281,809.47	\$116.67	\$5,641.63
5	\$939.36	\$4,585.59	\$5,524.96	\$277,223.88	\$116.67	\$5,641.63
6	\$924.08	\$4,600.88	\$5,524.96	\$272,623.00	\$116.67	\$5,641.63
7	\$908.74	\$4,616.21	\$5,524.96	\$268,006.79	\$116.67	\$5,641.63
8	\$893.36	\$4,631.60	\$5,524.96	\$263,375.19	\$116.67	\$5,641.63
9	\$877.92	\$4,647.04	\$5,524.96	\$258,728.15	\$116.67	\$5,641.63
10	\$862.43	\$4,662.53	\$5,524.96	\$254,065.62	\$116.67	\$5,641.63
11	\$846.89	\$4,678.07	\$5,524.96	\$249,387.55	\$116.67	\$5,641.63
12	\$831.29	\$4,693.66	\$5,524.96	\$244,693.89	\$116.67	\$5,641.63
13	\$815.65	\$4,709.31	\$5,524.96	\$239,984.58	\$116.67	\$5,641.63
14	\$799.95	\$4,725.01	\$5,524.96	\$235,259.57	\$116.67	\$5,641.63
15	\$784.20	\$4,740.76	\$5,524.96	\$230,518.81	\$116.67	\$5,641.63
16	\$768.40	\$4,756.56	\$5,524.96	\$225,762.25	\$116.67	\$5,641.63
17	\$752.54	\$4,772.42	\$5,524.96	\$220,989.83	\$116.67	\$5,641.63
18	\$736.63	\$4,788.32	\$5,524.96	\$216,201.51	\$116.67	\$5,641.63
19	\$720.67	\$4,804.28	\$5,524.96	\$211,397.22	\$116.67	\$5,641.63
20	\$704.66	\$4,820.30	\$5,524.96	\$206,576.92	\$116.67	\$5,641.63
21	\$688.59	\$4,836.37	\$5,524.96	\$201,740.56	\$116.67	\$5,641.63
22	\$672.47	\$4,852.49	\$5,524.96	\$196,888.07	\$116.67	\$5,641.63
23	\$656.29	\$4,868.66	\$5,524.96	\$192,019.41	\$116.67	\$5,641.63
24	\$640.06	\$4,884.89	\$5,524.96	\$187,134.52	\$116.67	\$5,641.63
25	\$623.78	\$4,901.17	\$5,524.96	\$182,233.34	\$116.67	\$5,641.63
26	\$607.44	\$4,917.51	\$5,524.96	\$177,315.83	\$116.67	\$5,641.63
27	\$591.05	\$4,933.90	\$5,524.96	\$172,381.92	\$116.67	\$5,641.63
28	\$574.61	\$4,950.35	\$5,524.96	\$167,431.57	\$116.67	\$5,641.63
29	\$558.11	\$4,966.85	\$5,524.96	\$162,464.72	\$116.67	\$5,641.63
30	\$541.55	\$4,983.41	\$5,524.96	\$157,481.32	\$116.67	\$5,641.63
31	\$524.94	\$5,000.02	\$5,524.96	\$152,481.30	\$116.67	\$5,641.63
32	\$508.27	\$5,016.69	\$5,524.96	\$147,464.61	\$116.67	\$5,641.63
33	\$491.55	\$5,033.41	\$5,524.96	\$142,431.20	\$116.67	\$5,641.63
34	\$474.77	\$5,050.19	\$5,524.96	\$137,381.02	\$116.67	\$5,641.63
35	\$457.94	\$5,067.02	\$5,524.96	\$132,314.00	\$116.67	\$5,641.63
36	\$441.05	\$5,083.91	\$5,524.96	\$127,230.09	\$116.67	\$5,641.63
37	\$424.10	\$5,100.86	\$5,524.96	\$122,129.23	\$116.67	\$5,641.63
38	\$407.10	\$5,117.86	\$5,524.96	\$117,011.37	\$116.67	\$5,641.63
39	\$390.04	\$5,134.92	\$5,524.96	\$111,876.45	\$116.67	\$5,641.63
40	\$372.92	\$5,152.04	\$5,524.96	\$106,724.42	\$116.67	\$5,641.63
41	\$355.75	\$5,169.21	\$5,524.96	\$101,555.21	\$116.67	\$5,641.63
42	\$338.52	\$5,186.44	\$5,524.96	\$96,368.77	\$116.67	\$5,641.63
43	\$321.23	\$5,203.73	\$5,524.96	\$91,165.04	\$116.67	\$5,641.63
44	\$303.88	\$5,221.07	\$5,524.96	\$85,943.97	\$116.67	\$5,641.63
45	\$286.48	\$5,238.48	\$5,524.96	\$80,705.49	\$116.67	\$5,641.63
46	\$269.02	\$5,255.94	\$5,524.96	\$75,449.55	\$116.67	\$5,641.63
47	\$251.50	\$5,273.46	\$5,524.96	\$70,176.10	\$116.67	\$5,641.63
48	\$233.92	\$5,291.04	\$5,524.96	\$64,885.06	\$116.67	\$5,641.63
49	\$216.28	\$5,308.67	\$5,524.96	\$59,576.39	\$116.67	\$5,641.63
50	\$198.59	\$5,326.37	\$5,524.96	\$54,250.02	\$116.67	\$5,641.63
51	\$180.83	\$5,344.12	\$5,524.96	\$48,905.89	\$116.67	\$5,641.63
52	\$163.02	\$5,361.94	\$5,524.96	\$43,543.96	\$116.67	\$5,641.63
53	\$145.15	\$5,379.81	\$5,524.96	\$38,164.15	\$116.67	\$5,641.63
54	\$127.21	\$5,397.74	\$5,524.96	\$32,766.40	\$116.67	\$5,641.63
55	\$109.22	\$5,415.74	\$5,524.96	\$27,350.67	\$116.67	\$5,641.63
56	\$91.17	\$5,433.79	\$5,524.96	\$21,916.88	\$116.67	\$5,641.63
57	\$73.06	\$5,451.90	\$5,524.96	\$16,464.98	\$116.67	\$5,641.63
58	\$54.88	\$5,470.07	\$5,524.96	\$10,994.91	\$116.67	\$5,641.63
59	\$36.65	\$5,488.31	\$5,524.96	\$5,506.60	\$116.67	\$5,641.63
60	\$18.36	\$5,506.60	\$5,524.96	(\$0.00)	\$116.67	\$5,641.63
Final Balloon Payment:			\$35,000.00		\$116.67	\$35,116.67

B

Denial of motion  
motion for Relief

Document Page 1 of 1  
UNITED STATES BANKRUPTCY COURT, DISTRICT OF MASSACHUSETTS  
Proceeding Memorandum/Order of Court

In Re: Robert E Lockwood

Case Number: 10-15249

Ch: 11

**MOVANT/APPLICANT/PARTIES:**

#22 Motion of Massachusetts Dept. of Revenue for Relief from Stay (re: state court proceedings in which Debtor is a party)

**OUTCOME:**

☐ Granted ☐ Denied ☐ Approved ☐ Sustained  
☐ Denied ☐ Denied without prejudice ☐ Withdrawn in open court ☐ Overruled  
☐ OSC enforced/released  
☐ Continued to: \_\_\_\_\_ For: \_\_\_\_\_  
☐ Formal order/stipulation to be submitted by: \_\_\_\_\_ Date due: \_\_\_\_\_  
☐ Findings and conclusions dictated at close of hearing incorporated by reference  
☐ Taken under advisement: Brief(s) due \_\_\_\_\_ From \_\_\_\_\_  
Response(s) due \_\_\_\_\_ From \_\_\_\_\_  
☐ Fees allowed in the amount of: \$ \_\_\_\_\_ Expenses of: \$ \_\_\_\_\_  
☐ No appearance/response by: \_\_\_\_\_  
☒ DECISION SET OUT MORE FULLY BY COURT AS FOLLOWS:

HEARING HELD 07/15/10

THIS MOTION IS DENIED.

IT IS SO NOTED:

\_\_\_\_\_  
Courtroom Deputy

IT IS SO ORDERED:



\_\_\_\_\_  
Henry J. Boroff, U.S. Bankruptcy Judge  
Dated: 07/20/2010

EXHIBIT C

2004 order RE: MORA +  
Andrew ZAIKIR

UNITED STATES BANKRUPTCY COURT, DISTRICT OF MASSACHUSETTS  
Proceeding Memorandum/Order of Court

In Re: Robert E Lockwood

**Case Number:** 10-15249

**Ch:** 11

**MOVANT/APPLICANT/PARTIES:**

#176 Motion of Robert E. Lockwood, II for 2004 Examination of Andrew Zaikis of the Massachusetts Department of Revenue

**OUTCOME:**

☐ Granted ☐ Denied ☐ Approved ☐ Sustained  
☐ Denied ☐ Denied without prejudice ☐ Withdrawn in open court ☐ Overruled  
☐ OSC enforced/released  
 Continued to: \_\_\_\_\_ For: \_\_\_\_\_  
 Formal order/stipulation to be submitted by: \_\_\_\_\_ Date due: \_\_\_\_\_  
 Findings and conclusions dictated at close of hearing incorporated by reference  
 Taken under advise ment: Brief(s) due \_\_\_\_\_ From \_\_\_\_\_  
 Response(s) due \_\_\_\_\_ From \_\_\_\_\_  
 Fees allowed in the amount of: \$ \_\_\_\_\_ Expenses of: \$ \_\_\_\_\_  
 No appearance/response by: \_\_\_\_\_  
☒ DECISION SET OUT MORE FULLY BY COURT AS FOLLOWS:

GRANTED, BUT LIMITED TO THE AREAS OF INQUIRY SET FORTH IN THE MOTION.

IT IS SO NOTED:

IT IS SO ORDERED:

Henry John Bergoff

Dated: 02/09/2011

## Courtroom Deputy

EXHIBIT 8 D

MAY 2014 LIEN  
RELEASES



MASSACHUSETTS DEPARTMENT OF REVENUE  
PO BOX 7021  
BOSTON, MA 02204-7021  
COLLECTIONS BUREAU  
(617) 887-6400

Letter ID: L0011322368  
Notice Date: August 15, 2016  
MA Taxpayer ID: 10539141

Document Page 24 of 44

**RELEASE OF MASSACHUSETTS TAX LIEN**

EMPLOYMENT LEASING CORPORTION  
89 WEST ST  
BEVERLY MA 01915-2227

**Why did you receive this notice?**

The Department of Revenue has released a tax lien that was filed against you. Review the information below and contact the Collections Bureau at (617) 887-6400 if you have any questions about this notice.

**Taxpayer Information**

Taxpayer Name	BLACKSTONE FINANCIAL HOLDINGS, LLC  ALTER EGO OF ROBERT E LOCKWOOD 2
Social Security Number	XX-XXX3739
Federal Identification Number	XX-XXX8024
Address	90 RANTOUL ST BEVERLY MA 01915

**Lien Information**

Registry of Deeds Location	ESSEX COUNTY, SALEM, MA
Secretary of State Release Date	8/15/2016
Lien Identification Number	106681M00000
Lien Amount	\$297,545.71
Lien Filed Date	2/17/2010
Lien Released Date	8/15/2016





MASSACHUSETTS DEPARTMENT OF REVENUE  
PO BOX 7021  
BOSTON, MA 02204-7021  
COLLECTIONS BUREAU  
(617) 887-6400

Letter ID: L1633264640  
Notice Date: August 15, 2016  
MA Taxpayer ID: 10539141

Document Page 25 of 44

**RELEASE OF MASSACHUSETTS TAX LIEN**

EMPLOYMENT LEASING CORPORTION  
89 WEST ST  
BEVERLY MA 01915-2227

**Why did you receive this notice?**

The Department of Revenue has released a tax lien that was filed against you. Review the information below and contact the Collections Bureau at (617) 887-6400 if you have any questions about this notice.

**Taxpayer Information**

Taxpayer Name	ROBERT E LOCKWOOD 2 GRANTOR/BENEFICIARY/OWNER 89 WEST STREET REALTY TRUST
Social Security Number	XXX-XX-3739
Federal Identification Number	XX-XXX9896
Address	89 WEST ST BEVERLY MA 01915-0519

**Lien Information**

Registry of Deeds Location	ESSEX COUNTY, SALEM, MA
Secretary of State Release Date	8/15/2016
Lien Identification Number	105915M00000
Lien Amount	\$493,335.36
Lien Filed Date	9/22/2008
Lien Released Date	8/15/2016



MASSACHUSETTS DEPARTMENT OF REVENUE  
PO BOX 7021  
BOSTON, MA 02204-7021  
COLLECTIONS BUREAU  
(617) 887-6400

Letter ID: L0548193280  
Notice Date: August 15, 2016  
MA Taxpayer ID: 10539141

Document Page 26 of 44

**RELEASE OF MASSACHUSETTS TAX LIEN**

EMPLOYMENT LEASING CORPORTION  
89 WEST ST  
BEVERLY MA 01915-2227

**Why did you receive this notice?**

The Department of Revenue has released a tax lien that was filed against you. Review the information below and contact the Collections Bureau at (617) 887-6400 if you have any questions about this notice.

**Taxpayer Information**

Taxpayer Name	BLACKSTONE FINANCIAL HOLDINGS, LLC  ALTER EGO OF ROBERT E LOCKWOOD 2
Federal Identification Number	XX-XXX9896
Address	C-3 SHIPWAY PLACE CHARLESTOWN MA 02129

**Lien Information**

Registry of Deeds Location	SUFFOLK COUNTY, BOSTON, MA
Secretary of State Release Date	8/15/2016
Lien Identification Number	106684M00000
Lien Amount	\$297,545.71
Lien Filed Date	2/17/2010
Lien Released Date	8/15/2016

COMMONWEALTH OF MASSACHUSETTS  
DEPARTMENT OF REVENUE  
P.O. BOX 7021  
BOSTON, MA 02204



030C  
EMPLOYMENT LEASING CORPORTION  
89 WEST ST  
BEVERLY MA 01915-2227

Notice Date:	11/04/15
Taxpayer ID Number:	043 139 896
Case Number:	001
Notice ID Number:	20033

Control # 82959646F

***Taxpayer Copy***  
**RELEASE OF MASSACHUSETTS TAX LIEN**

CONNECT PLUS INTERNATIONAL CORP. ALTER E  
ROBERT E LOCKWOOD 2  
Address: 157 SHREWSBURY ST  
City: WORCESTER State: MA  
Zip: 01604

043 139 896  
154363739

You are advised that the outstanding Massachusetts Tax Lien in the Office of the Secretary of State of Boston and in the following place listed below has been released from record.

Registry Name:	WORCESTER COUNTY, WORCESTER, MA
Secretary of State Release:	11/03/15
Lien Total Amount:	\$297450.72
Lien DIN:	106764M00000

more notices to  
Lockwood

EXHIBIT 8.6



Commonwealth of Massachusetts  
Department of Revenue  
Michael J. Heffernan, Commissioner

mass.gov/dor

Document Page 29 of 44

Letter ID: L1108059648  
Notice Date: April 8, 2017  
MA Taxpayer ID: 15987187



## STATEMENT OF ACCOUNT



# APT 2  
ROBERT E LOCKWOOD  
149 FEDERAL ST  
SALEM MA 01970-3243

000348

**This is a notice that you haven't paid your tax liability and owe \$16,353.64.**

### *Why did I receive this notice?*

You haven't paid your tax liability of \$16,353.64.

This notice details all tax periods, including applicable interest and penalties through April 8, 2017. We hereby demand payment of \$16,353.64. All payments are due as stated in the original notices you have received.

### *What should I do?*

Review the information in this notice. Then, do the following:

- If you agree, pay \$16,353.64 by April 28, 2017 to avoid additional interest and penalties. Go to [mass.gov/masstaxconnect](http://mass.gov/masstaxconnect) to pay in full or to request a payment agreement using your bank account or with a credit card. You may also pay by mail using the voucher included with this notice.
- If you disagree or would like to appeal any penalties assessed, request an abatement online at [mass.gov/masstaxconnect](http://mass.gov/masstaxconnect).

Please note: If you already have an active payment agreement, please continue to adhere to the terms of that agreement. Please review this notice to ensure your payment agreement includes all balances stated on this notice. If it does not include all balances, please use the contact information below to establish new terms of your payment agreement.

### *Balance Summary*

	Tax	Penalties	Interest	Other	Total
Totals from this assessment	\$10,419.23	\$657.33	\$5,679.03	\$0.00	\$16,755.59
Payments/credits/offsets to date					(\$401.95)
<b>Current balance</b>					<b>\$16,353.64</b>



Letter ID: L0508324864  
 Notice Date: January 10, 2017  
 MA Taxpayer ID: 15987187

**Demand For Payment**

**Personal Income Tax**

**PIT-15987187-002**

Period End Date	Assessment Date		Tax	Penalties	Interest	Other	Total
12/31/2004	08/12/2016	2	\$1,942.40	\$464.20	\$1,429.57	\$0.00	\$3,836.17
12/31/2005	08/12/2016	2	\$1,962.48	\$450.86	\$1,545.12	\$0.00	\$3,958.46
12/31/2006	08/16/2016	2	\$2,118.15	\$487.54	\$1,349.62	\$0.00	\$3,955.31
12/31/2007	08/16/2016	2	\$2,149.42	\$494.47	\$1,077.52	\$0.00	\$3,721.41
12/31/2008	08/16/2016	2	\$2,246.78	\$0.00	\$124.26	\$0.00	\$2,371.04
Payments/credits/offsets to date							(\$401.95)
<b>Current balance</b>							<b>\$17,440.44</b>

2 = This assessment is a result of an audit.

See below for information about how interest is calculated and descriptions of penalties you have accrued. Note that additional interest and penalty charges will accrue until the total amount owed is paid.

*Interest - Interest is calculated on the outstanding balance at the federal short term interest rate plus four percentage points. Interest is compounded daily and is calculated out until the due date of this notice.*

*Late Payment Penalty - If all of the tax due is not paid by the due date, a late payment penalty of 1% per month is charged on any unpaid tax. The late payment penalty cannot exceed 25% of the unpaid tax.*

**NOTICE OF INTENT TO SUSPEND DRIVER'S LICENSE**

# APT 2

ROBERT E LOCKWOOD

149 FEDERAL ST

SALEM MA 01970-3243

000298

**Why did you receive this notice?**

You have failed to pay the tax liabilities set forth in this notice.

If your outstanding balance of [!pcurSOATotal] isn't paid in full by March 18, 2017, the Department of Revenue (DOR) will instruct the Registry of Motor Vehicles (RMV) to suspend your driver's license and/or vehicle registration on or after March 18, 2017.

**Summary Information**

Tax Liability	\$8,172.45
Interest	\$5,463.13
Penalties	\$515.96
Other Liability	\$0.00
Credits	(\$401.95)
<b>Total Amount Due</b>	<b>\$13,749.59</b>

**CUT HERE AND RETURN IN ENVELOPE****001 Payment Voucher****Massachusetts Department of Revenue**

MA Taxpayer ID 15987187	Payment Due Date <b>March 18, 2017</b>	Amount Due <b>\$13,749.59</b>	Amount Enclosed			
# APT 2 ROBERT E LOCKWOOD 149 FEDERAL ST SALEM MA 01970-3243	Payment Number 14178030726	Tax Type 999	Voucher Type 07	ID Type 001	Vendor Code 0001	

Paying taxes means more money for roads, schools and public safety in your community.

Pay online at mass.gov/masstaxconnect, or return this voucher with a check or money order payable to: Commonwealth of Massachusetts.

Mail to:



MASSACHUSETTS DEPT OF REVENUE  
PO BOX 7089  
BOSTON, MA 02204-7089

00114178030726 000000 0000000000 999 070010001 00013749596



Letter ID: L1197531648  
 Notice Date: February 16, 2017  
 MA Taxpayer ID: 15987187



**Details of what you owe**

PIT							PIT-15987187-002	
Period End Date	Assessment Date		Tax Liability +	Interest +	Penalty +	Other Liability +	Credits =	Amount Due
12/31/2004	08/12/2016	2	\$1,942.40	\$1,443.28	\$0.00	\$0.00	(\$401.95)	\$2,983.73
12/31/2005	08/12/2016	2	\$1,962.48	\$1,561.04	\$0.00	\$0.00	\$0.00	\$3,523.52
12/31/2006	08/16/2016	2	\$2,118.15	\$1,365.45	\$0.00	\$0.00	\$0.00	\$3,483.60
12/31/2007	08/16/2016	2	\$2,149.42	\$1,093.36	\$515.96	\$0.00	\$0.00	\$3,758.74
								<b>\$13,749.59</b>
<b>Total Amount Due</b>								<b>\$13,749.59</b>

2 = This assessment is a result of an audit.

**What happens if you don't respond?**

If you don't pay in full or contact us about a payment agreement by March 18, 2017, your driver's license and/or motor vehicle registration will be suspended. The RMV will charge a fee for reinstatement once they are notified by DOR to return your driver's license and/or motor vehicle registration to active status.

**Where can you find additional information?**

Visit our website at [mass.gov/dor](http://mass.gov/dor) for one-stop access to taxpayer information. You can learn more about state tax laws and DOR policies and procedures, including your Taxpayer Bill of Rights and the appeals process.

You can file most tax returns, make payments and manage your account at [mass.gov/masstaxconnect](http://mass.gov/masstaxconnect). You may also contact us by phone at (617) 887-6367 or toll-free in Massachusetts at (800) 392-6089, Monday through Friday, 8:30 a.m. to 4:30 p.m.



EXHIBIT,

Lockwood letters to moor

**Robert E. Lockwood II**  
149 Federal Street  
Salem, Massachusetts 01970

To: Massachusetts Department of Revenue  
200Arlington Street  
Room 4300  
Chelsea, MA 02150

August 4, 2016

Re: Robert E. Lockwood II

Dear Li Zhou:

I am replying to a flurry of "Notice of Intent to Assess" documents that have come to my apartment recently. Medical crises interfered with my ability to reply earlier. I write now, for I have impending heart surgery which I have been warned carries a risk to my longevity.

I filed Chapter 11 in April 2010, for the sole purpose of defending against the actions of the MDOR, which had persisted for about twenty years. To make a long story short – or shorter – the presiding Federal Judge denied the MDOR's repeated attempts to drag things back into the state court, where the MDOR had consistently stalled legal resolution., and stated that I would get my "day in court." Due discovery was made, and a firm trial date was set. On the eve of that trial, the MDOR, unexpectedly to me or the judge announced that they wish to "settle," offering a complex deal which was approved by the court. MDOR would save a (little) face and I could move on. The settlement specifically states that no payment was due to MDOR until after the completion of payments due to my ex-wife under a Probate Court order. All parties clearly understood That that meant 'never,' for my ex-wife's payments under the Probate Court at the current ordered rate will run over two hundred years. The MDOR released a series of liens against me, and we all moved on....

Now I receive your papers, referencing an IRS finding of some kind – which I have never seen, covering periods before the bankruptcy filing, and all before my discharge, a copy of which I enclose. I believe the MDOR has no claim per the documents, or a right to pursue money that cannot be due, I believe under the bankruptcy law and various other statutes. As an aside, one of your documents references a change to "student loan interest" – which is particularly laughable, since I am 68, never had a student loan, being a Harvard National Scholar and a National Merit Scholar winner, which provided me with complete tuition, room and board and a cash stipend – IN THE 1960's!!!

Accordingly, I am preparing Motions for the Court, including one seeking contempt, to determine that what other relief the Court finds fair and just.

It appears the MDOR's long time counsel handling this has retired to Marblehead, so I will soon make the acquaintance of a new generation. I will also be seeking information, documents, etc., from your friends at the IRS.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Lockwood II', written over a horizontal line.

Robert E. Lockwood II

**Robert E. Lockwood II**  
149 Federal Street  
Salem, Massachusetts 01970

To: Mass Department of Revenue.  
Re: Alleged taxes owed

The notice/bill I received, copy enclosed, is annoying on several levels. It demands payment for taxes I do not owe, has no contact info so I could write back, directs me to a website that also has no such info, and is the 5<sup>th</sup> piece of correspondence on taxes I do not owe.

The DOR came after me for millions of dollars that I did not owe, causing me embarrassment , and to my family, and led to the destruction of my career. I was listed on the DOR site as the top tax evader.

Finally, 2010, the DOR actions forced me to file personal bankruptcy. The DOR tried to get it dismissed, rather than face the trial in federal court. Literally on the eve of that trial, the DOR asked to 'settle.' I initially refused, for I wanted justice – and revenge. Finally, the DOR inserted a clause that the judge persuaded me to accept. I acknowledged a tiny fraction of the debt, then the DOR added two decades of interest...

This was made palatable by a clause in the court ordered settlement that stated, unequivocally, that the DOR was not going to receive a single penny until my obligations to my ex-wife , under a probate order, was satisfied in full.

That will occur in approximately 1086 years, at the current rate of the probate order. If this is not rectified on by the DOR, I will file for contempt against those involved in this attempted circumvention of the order – all of the periods you cite are before the filing, and are covered by the order, and there is also a statute of limitations issue ...

I had serious emergency heart surgery on October 19, 2016. I am recovering , under the services of Elder Care, Mass Health, Medicare etc. Confined to home, with 3 hours of daily care plus visiting nurses, I will not be able to file the contempt until I am ambulatory, but have no fear, it is coming.

EXHIBIT,

16

SBLI

Communications



For information or service, contact  
**SBLI Customer Service**  
P.O. Box 4048  
Woburn, MA 01888  
**800-694-7254**  
**www.sbli.com**  
**email - records@sbli.com**

March 22, 2017

Robert E Lockwood  
Robert Lockwood  
149 Federal Street  
Salem, MA 01970

Insured: Mary H Lockwood  
Policy No: 001072347

Dear Robert E Lockwood:

We are in receipt of a Notice of Levy on the policy referenced above.

If we do not receive notice before April 12, 2017 that this Levy has been satisfied, we will surrender any dividend accumulations and/or process a policy loan against the policy cash value. The amount withdrawn from the policy will be determined by the value available under the policy and the amount indicated by the Notice of Levy.

If you have any questions, please feel free to contact our Customer Service Call Center at 800-694-7254.

Sincerely,

A handwritten signature in cursive script that reads "Catherine Rawson". The signature is written in dark ink and is positioned above the printed name and title.

Catherine Rawson  
Customer Service



## ANNUAL REPORT NOTICE TO POLICY OWNER

### Policy Information

October 27, 2017

Policy No.	001072347
Insured	Mary H Lockwood
Issue Date	October 27, 1980
Paid to Date	October 27, 2018
Annual Contract Premium	\$120.60

23

Robert E Lockwood  
Robert Lockwood  
149 Federal Street  
Salem, MA 01970

Values quoted assume premium is paid to the anniversary date of October 27, 2017

Policy Coverages	Face Amount
Straight Life	\$10,000.00
Paid Up Life Insurance from Dividends	\$6,547.55

### Policy Loan

Outstanding Loan	\$10,598.13
Loan Interest rate (%)	8.00%

The policy coverage and values will be reduced by the amount of the outstanding policy loan and accrued loan interest.

### Policy Cash Surrender Value

Base Policy	\$5,526.00
Paid Up Life Insurance from Dividends	\$4,244.71
Less Policy Loan	\$10,598.13
Total Cash Surrender Value	\$0.00

### Policy Dividends

Paid Up Additional Insurance	
Previous Balance	\$6,547.55
New Balance	\$6,547.55

Your dividend for this year of \$141.03 will be used to reduce your premium. Any excess will be used to pay loan interest and any additional excess will be used to purchase paid up additions.

### Notice On Policy Dividend

Due to the low interest rate environment over the last several years, your current dividend rate has been reduced.

### Total Guaranteed Death Benefit

Death Benefit	\$10,000.00
Paid Up Life Insurance from Dividends	\$6,547.55
Less Policy Loan	\$10,598.13
Total Death Benefit	\$5,949.42

### Important Messages

You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling 800-694-7254 or writing to SBLI at 1 Linscott Rd., Woburn, MA 01801. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

**An Annual Privacy Notice is included.**

**THIS IS NOT A BILL**

The Savings Bank Life Insurance Company of Massachusetts  
1 Linscott Road, Woburn, MA 01801  
Manage your account at [www.mysbli.com](http://www.mysbli.com) or contact Customer Service at 800-694-7254

Exhibit "H"



**Robert E. Lockwood II**  
149 Federal Street  
Salem, Massachusetts 01970

To: Ms. Regina Brooks  
Re: "Order to Correct Deficiency"

Dear Ms. Brooks:

You assisted me in my efforts to file pleadings, following Judge Boroff's earlier order, by providing me with a fax number that works ... Thank you.

My Opposition to the Horvitz Motion was docketed, and I promptly heard from other parties.

Last week, I filed a Motion For Contempt....Department of Revenue. It also must have reached the proper place, because I already have multiple contacts with some of the other parties, including a letter concerning pro se litigants.

The Bad News, for me, is that I received the above –referenced Order to Correct Deficiency. The pro se litigant helper advised me that he could not even read the referenced sections in the Order, but did direct me a website where I was able to read the sections referenced.

I prepared and mailed, with an affidavit of service, additional copies of the Pleading as those sections directed. I am attaching for filing that Affidavit and the postal receipts.

I remain confused, however, for Trustee Weiss' Response to my Motion uses the same service list as I used in my deficient filing, as does the certificates of service from Horvitz' counsel.

I apologize for my initial error, and hopefully my additional service of the Pleading corrects the deficiency.

I did not fax the entire pleading, for it appears already – if an additional copy is required, please advise. 617-240-4100 and/or [businessmail2012@comcast.net](mailto:businessmail2012@comcast.net) and I will promptly fax one.

Thank you for your patience and assistance.

**Principal**

---

**From:** Ann-Marie Stephan <astephan@ssfpc.com>  
**Sent:** Monday, February 05, 2018 3:35 PM  
**To:** businessmail2012@comcast.net  
**Cc:** Weiss, Steve  
**Subject:** addresses

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

MASSACHUSETTS DEPARTMENT OF REVENUE  
BANKRUPTCY UNIT  
P.O. BOX 9564  
BOSTON, MA 02114-9564

CHIEF COUNSEL, LEGAL DEPARTMENT  
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE  
COMMONWEALTH OF MASSACHUSETTS  
19 STANIFORD STREET, 1ST FLOOR  
BOSTON, MA 02114-2502

OFFICE OF THE ATTORNEY GENERAL  
COMMONWEALTH OF MASSACHUSETTS  
ONE ASHBURTON PLACE, 18TH FLOOR  
BOSTON, MA 02108

Ann-Marie Stephan  
Trustee Assistant and  
Bankruptcy Paralegal to  
Steven Weiss, Trustee  
Shatz, Schwartz and Fentin, P.C.  
1441 Main Street, Ste. 1100  
Springfield, MA 01103  
Direct Dial 413-417-2666  
[astephan@ssfpc.com](mailto:astephan@ssfpc.com)

SALEM  
2 MARGIN ST  
SALEM  
MA  
01970-9998  
2466810970  
02/05/2018 (800)275-8777 4:53 PM

Product Sale Final  
Description Qty Price

First-Class 1 \$2.26  
Mail

Large Envelope  
(Domestic)  
(BOSTON, MA 02114)  
(Weight:0 Lb 6.40 Oz)  
(Estimated Delivery Date)  
(Wednesday 02/07/2018)

Certified 1 \$3.45  
(@USPS Certified Mail #)  
(70171450000159356895)

Return 1 \$2.75  
Receipt  
(@USPS Return Receipt #)  
(9590940232717196016094)

First-Class 1 \$2.26  
Mail

Large Envelope  
(Domestic)  
(BOSTON, MA 02114)  
(Weight:0 Lb 6.40 Oz)  
(Estimated Delivery Date)  
(Wednesday 02/07/2018)

Certified 1 \$3.45  
(@USPS Certified Mail #)  
(70171450000159356864)

Return 1 \$2.75  
Receipt  
(@USPS Return Receipt #)  
(9590940232717196016100)

First-Class 1 \$2.26  
Mail

Large Envelope  
(Domestic)  
(BOSTON, MA 02108)  
(Weight:0 Lb 6.40 Oz)  
(Estimated Delivery Date)  
(Wednesday 02/07/2018)

Certified 1 \$3.45  
(@USPS Certified Mail #)  
(70171450000159356871)

Return 1 \$2.75  
Receipt  
(@USPS Return Receipt #)  
(9590940232717196016117)

Total \$25.38

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CERTIFIED MAIL® RECEIPT  
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For delivery information, visit our website at [www.usps.com](http://www.usps.com)

BOSTON, MA 02108

Certified Mail Fee \$3.45

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$0.00

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$2.26

Total Postage and Fees \$8.46

Sent To Office of the Attorney General

Street and Apt. No., or PO Box No. One Ashburton Place

City, State, ZIP+4® Boston, MA 02108

PS Form 3800, April 2015 PSN 7530-0200-9047 See Reverse for Instructions

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CERTIFIED MAIL® RECEIPT  
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For delivery information, visit our website at [www.usps.com](http://www.usps.com)

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☐ Return Receipt (hardcopy) \$0.00

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$2.26

Total Postage and Fees \$8.46

Sent To Commissioner Christopher Harding

Street and Apt. No., or PO Box No. 100 Cambridge Street

City, State, ZIP+4® Boston, MA 02114

PS Form 3800, April 2015 PSN 7530-0200-9047 See Reverse for Instructions

U.S. Postal Service™  
CERTIFIED MAIL® RECEIPT  
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BOSTON, MA 02114

Certified Mail Fee \$3.45

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$0.00

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$2.26

Total Postage and Fees \$8.46

Sent To Mass Dept of Revenue, Bankruptcy

Street and Apt. No., or PO Box No. P.O. Box 9564

City, State, ZIP+4® Boston, MA 02114-9564

PS Form 3800, April 2015 PSN 7530-0200-9047 See Reverse for Instructions

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Mass Dept of Revenue  
Bankruptcy Unit  
P.O. Box 9564  
Boston, MA 02114-9564



9590 9402 3271 7196 0160 94

## 2. Article Number (Transfer from service label)

7017 1450 0001 5935 6895

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

Shakel

## C. Date of Delivery

2-9-18

- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

- ☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☐ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Commissioner Christopher C.  
Harding  
MDDC  
100 Cambridge St.  
Boston, MA 02114



9590 9402 3271 7196 0161 00

7017 1450 0001 5935 6864

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

Ellen Szwarcman

## C. Date of Delivery

2-9-18

- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

- ☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☐ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Office of the Attorney  
General  
Commonwealth of Mass  
One Ashburton Place 18th  
Fl



9590 9402 3271 7196 0161 17

## 2. Article Number (Transfer from service label)

7017 1450 0001 5935 6871

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

Katie M. M. M.

## C. Date of Delivery

2-9-18

- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

- ☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☐ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery